

**Notice of References Cited**

Application/Control No.

10/043,247

Applicant(s)/Patent Under  
Reexamination  
GARRISON ET AL.

Examiner

SANJEEV MALHOTRA

Art Unit

3694

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**U.S. PATENT DOCUMENTS**

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
*	A	US-6,311,170 B1	10-2001	Embrey, Mark C.	705/40
*	B	US-6,327,577 B1	12-2001	Garrison et al.	705/40
	C	US-			
	D	US-			
	E	US-			
	F	US-			
	G	US-			
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	I	US-			
	J	US-			
	K	US-			
	L	US-			
	M	US-			

**FOREIGN PATENT DOCUMENTS**

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Country	Name	Classification
	N					
	O					
	P					
	Q					
	R					
	S					
	T					

**NON-PATENT DOCUMENTS**

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	Article from PRNewswire, dated December 10, 1997 and titled: "REMITTANCE PAYMENT PROCESSING WITH ACCOUNT SCHEMING AND/OR VALIDATION", 5 pages.
	V	
	W	
	X	

\*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)  
Dates in MM-YYYY format are publication dates. Classifications may be US or foreign.